

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA

Richmond Division

VICTORIA L. FRAZIER,

Plaintiff

v.

CIVIL NO. 3:11cv497-JRS

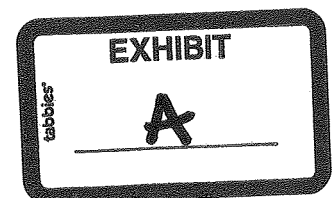
EXPERIAN INFORMATION  
SOLUTIONS, INC., *et al.*

Defendants.

DECLARATION OF VICTORIA L. FRAZIER

Pursuant to 28 U.S.C. § 1746, I, Victoria L. Frazier, declare the following:

1. I reside at 1330 Mountain View Road, Stafford, Virginia 22554 ("my home") with my husband, daughter and granddaughter.
2. I have lived at my home since January 2006.
3. I am a co-owner of my home with my husband, Harry Frazier ("my Husband").
4. I have never taken out any loans or mortgages on my home.
5. I have never signed any note or any other agreement obligating me to pay Fremont Investment & Loan ("Fremont"), Litton Loan Servicing ("Litton"), or anyone else for a mortgage on my home.
6. My Husband is the only person that signed the Adjustable Rate Note ("Note").
7. My Husband is the only person that signed the Balloon Payment Rider to Note.
8. Litton was the servicer of my husband's mortgage loan.
9. Litton always addressed mortgage servicing correspondence to my Husband. This included correspondence such as monthly billing statements, loan modification applications, and notices of default.



10. I handle the household finances for my family. However, Litton would never allow me to pay my husband's monthly mortgage payment over the phone because I was not on the account.

11. Litton never allowed me to communicate with it regarding the account. The only exceptions would be when my Husband was on the telephone with me and provided authorization for Litton to speak with me.

12. In August 2010, I obtained copies of my credit reports from Experian, Equifax and Trans Union.

13. On my August 2010 credit reports, each of the credit bureaus were reporting that I had a mortgage with Litton in the amount of \$657,000.00.

14. The August 2010 credit reports also indicated that I was delinquent on the Litton mortgage, owing over a half of million dollars to Litton and my home was in foreclosure.

15. After reviewing the reports, I called Litton multiple times but no one would speak with me because I was not on the account.

16. I called Litton multiple times to with my Husband on the telephone and requested that they remove the Litton mortgage loan from my credit report. I was always told they would research the issue, but they did not remove my Husband's mortgage from my credit report.

17. On or about February 2, 2011, I sent notarized, written dispute letters to Experian, Equifax and Trans Union indicating that the Litton account was not mine and requesting that it be investigated and removed from my credit report. I also asked them to call me if they needed any additional information.

18. After the first dispute letter, Equifax deleted the Litton account from my credit report.

19. However, Experian and Trans Union verified that the Litton account was mine.

20. I was extremely frustrated that this information was verified because I never signed the Note or agreed to be responsible for the Litton mortgage.

21. On March 18, 2011, I sent Experian and Trans Union another letter requesting them to correct the inaccurate information on my credit report. I also notarized this letter and enclosed my original letter from February 2011.

22. Again, Trans Union responded that it had verified the Litton account was mine.

23. Experian said that it had already investigated whether the Litton account was mine and did not delete it.

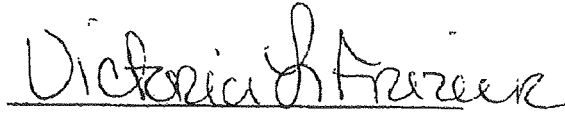
24. Litton knows that the account is not mine, yet it still maintains that the account is mine.

25. Litton did not try to investigate whether the account was mine. Either it is very sloppy and were doing this unintentionally or it is doing this on purpose to frustrate and upset me.

26. I do not dare apply for credit because I am fearful of the embarrassment a denial would cause. It is really humiliating because I cannot help my daughter and granddaughter co-sign for an apartment or any type of loan.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED this 9th day of February, 2012.

  
Victoria L. Frazier